

**BEFORE THE STATE OF SOUTH CAROLINA
DEPARTMENT OF INSURANCE**

IN THE MATTER OF THE)
)
MULTI-STATE EXAMINATION OF)
Western and Southern Life Insurance)
Company)
400 Broadway)
Cincinnati, OH 45202)

CONSENT ORDER
File Number 126557

This matter comes before the South Carolina Department of Insurance upon the notification of resolution of a market conduct examination of the Western and Southern Life Insurance Company (hereinafter referred to as the "Company")

IT IS THEREFORE ORDERED THAT:

1. The Consent Order entered into between the Company and the Ohio Department of Insurance on August 24, 2005, is hereby approved and adopted.
2. The report titled "Race Based Pricing Activities With Respect to the Life Insurance Business of Western and Southern Life Insurance Company" and dated December 31, 2003, is hereby approved and adopted.
3. The Company shall immediately initiate compliance with all terms and conditions of the Consent Order and follow all recommendations outlined in the report.
4. With respect to Section II, Subsection I of the Consent Order, the South Carolina Department of Insurance will be considered a participating state and the Company will make a pro-rata administrative payment to the South Carolina Department of Insurance in lieu of any other administrative penalty that may be imposed by the Director.

This Order is effective immediately and is hereby entered into the records of the South Carolina Department of Insurance.

Dated this 24th day of Feb. 2006.



Eleanor Kitzman
Director
South Carolina Department of Insurance